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FAMILY AND ECONOMIC WELL-BEING

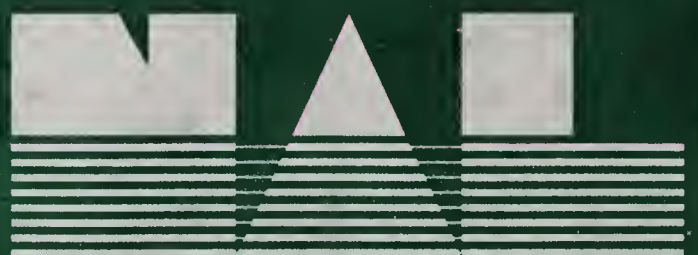
 *A Cooperative Extension System Response*



United States Department of Agriculture
Extension Service



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What Is Cooperative Extension?

Cooperative

A nationwide network of educators who serve in the national interest.

Extension

Extending research-based knowledge and technology from the laboratory to the community

System

A unique educational system that draws on the expertise of federal, state, and local partners.



The Cooperative Extension System, a national educational network, links research, science, and technology to the needs of people where they live and work. Extension's purpose is education—practical education for Americans to use in dealing with the critical issues that impact their daily lives and the Nation's future.

Extension education combines the expertise and resources of federal, state, and local governments. The partners in this unique system are:

- The Extension Service at the U.S. Department of Agriculture.
- Extension professionals at land-grant universities throughout the United States and its territories.
- Extension professionals in nearly all of the Nation's 3,150 counties.

Thousands of paraprofessionals and nearly 3 million volunteers support this partnership and magnify its impact. Strong linkages with both public and private external groups are also crucial to the Extension system's strength and vitality.

The future of America depends, in part, on how well prepared people are to face critical issues. Extension's new agenda targets issues that address social, economic, and environmental concerns of people.

The Extension system recently identified eight national initiatives to provide a new focus for its educational efforts.

These first national initiatives are:

- Alternative Agricultural Opportunities
- Building Human Capital
- Competitiveness and Profitability of American Agriculture
- Conservation and Management of Natural Resources
- Family and Economic Well-Being
- Improving Nutrition, Diet and Health
- Revitalizing Rural America
- Water Quality

Nationwide Extension professionals in agriculture, natural resources, home economics, human nutrition, rural and community development, and 4-H and youth programs focus their educational programs on these initiatives.

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Summary



During the next decade, families face unprecedented challenges as our society adjusts to technological advances, fluctuating employment patterns, and demographic changes. This document briefly outlines ways the national Cooperative Extension System can unite resources to help America's families meet the challenges of the 21st century. The direction presented here provides a framework for dialogue with local, state, and national advisory groups and decisionmakers so the resources of the Cooperative Extension System can most effectively be used to meet the critical needs facing our Nation's families.

The family is the most effective and economical system for rearing children and nurturing adults. Strengthening American families so they develop decisionmaking and management skills, manage their financial resources, acquire self-confidence, and become responsible, satisfied members of society is essential to this Nation's future.

The Cooperative Extension System is committed to building on its longstanding, successful efforts in providing educational programming that enables individuals and families to manage their lives in a complex and dynamic environment. As we look at directions to guide educational program decisions that will be important for families in the year 2000, five critical issues have been identified:

- Family Financial Instability
- Children at Risk
- Vulnerable Youth
- Family Disruption and Dislocation
- Responsibility for Dependent Elderly

To have the greatest impact on family and economic well-being, the national Cooperative Extension System is targeting these five critical issues and already some key programs are in place.

In responding to the special needs of individuals and families in local communities, Extension will continue working with key individuals and groups from a variety of educational, research, government, business, public, and private organizations. Thus, Extension is linking its educational programming with needed services to strengthen families and enhance self-sufficiency.

Although the issues facing American families seem overwhelming, the real possibility of reducing these problems is within our grasp.



The Changing American Family

In Senate testimony, Urie Bronfenbrenner (1986), Cornell professor of Human Development and Family Studies, stated:

"We have always known that, compared to other influences, the family plays a dominant role in the development of human competence and character. What the new research of the past ten years has shown is that the power of the family is even greater than most of us imagined. The evidence reveals that what happens in the family is critical for enabling a child to learn in school, and later on as an adult, to function dependably and effectively on the job, to become a loving and capable parent, and to serve as a responsible and contributing member of one's community. . . Taken as a whole, research results indicate that . . . the family is the most humane, the most powerful, and by far the most economical system known for making and keeping human beings human."

Significant social and economic trends show that families in the Nation face unprecedented challenges.

- Americans living in poverty increased from 11.7 percent of the population in 1979 to a high of 15.3 percent in 1983. This share has decreased only slightly since then (U.S. Bureau of the Census, 1986a). Children and women account for 77 percent of people in poverty. One-half the poverty population lives in families headed by a woman with no husband present (Thurow, 1987).
- It is predicted that the labor force will become polarized into a two-tier occupational structure with executives, scientists, engineers, and managers in one group, and low-paid, unskilled workers in the other (Hefferan, 1983). This polarization and loss of a skilled middle-class will widen the earnings and income gap between workers and could increase the rich man-versus-poor-woman distinction. Single-parent families, usually headed by women, would be at greatest risk.
- Among married couples, two incomes are becoming a necessity to keep up with increased costs and expectations. Households that do not have two full-time workers are falling behind economically. The percentage of employed women, therefore, is expected to grow. Of the 40 million households that were husband-wife families reporting earnings in 1984, 28 million (70 percent) reported earnings by both spouses (Thurow, 1987).
- While the proportion of minority groups increases, the standard of living attained by these groups is not improving proportionately. Black, Hispanic, and rural youth continue to lag in educational achievement, economic security, and decisionmaking skills. In 1980, 76 percent of all youth ages 18-24 had graduated from high school. The same data indicated that 45 percent of Spanish-origin youth, 40 percent of Native American youth, and 34 percent of black youth had not completed high school (U.S. Bureau of the Census, 1980).
- Health care costs are projected to escalate. In 1985, the per capita cost of health care was \$1,721 (U.S. Bureau of the Census, 1986a). By the year 2000, it is expected to be almost \$7,000 (Blender, 1986).
- For many families, child care is a major concern. The number of latchkey children is expected to increase from 5 million in 1980 to 20 million by the early 1990s (United Way of America, 1985). In 1986, 58 percent of all children under 18 had a mother in the labor force (U.S. Bureau of Labor Statistics, 1986).
- Rates of substance abuse, teen pregnancy, suicide, and sexually transmitted diseases are escalating. More than 50 percent of welfare expenditures go to families in which the mother began her parenting as a teenager (Center for Population Options, 1986). The rate of adolescent suicide, which began increasing in the mid-1950s, has tripled since 1960 (Jensen, 1984).
- Medical advances and preventive health practices will continue to extend the lifespan. During the past two decades, the over-65 population has grown twice as fast as the rest of the population. By 1990, the Census Bureau predicts a 65-and-older population of nearly 32 million. . . by 2000, nearly 35 million (Bayless, 1985).



Today's families seek practical knowledge to meet today's challenges and tomorrow's uncertainties. The Cooperative Extension System is recognized and trusted for providing reliable, objective information and is committed to empowering individuals and families to manage their lives successfully in a complex and dynamic environment.

Critical Issues

To have the greatest impact on family and economic well-being, resources within the national Cooperative Extension System will be directed to address five issues:

- Family Financial Instability
- Children at Risk
- Vulnerable Youth
- Family Disruption and Dislocation
- Responsibility for Dependent Elderly

Although many topics need attention to ensure family and economic well-being, these issues have been identified because evidence suggests that they can be addressed successfully with research-based educational intervention.



Family Financial Instability



Situation

The economic well-being of families is being threatened by changing employment opportunities, eroding purchasing power, fluctuating income, and limited resource management skills. Each year, the number of working poor—those individuals who work hard but are just one rung up from the bottom of the economic ladder—grows.

- Between 1963 and 1978, one in five newly created jobs paid less than \$7,400 in inflation-adjusted (1986) dollars. Between 1978 and 1985, that proportion doubled to two in five. Thus, while jobs continued to be generated, an increasing number paid at, or close to, minimum wage (Bluestone and Harrison, 1987).
- Since 1975, average earnings have declined when adjusted for inflation: weekly wages by 7.6 percent and hourly wages by 4 percent (U.S. Bureau of the Census, 1986a).
- In 1985, 14 percent, or about one of every seven people in the United States lived in poverty. Yet one-half of the household heads living in poverty worked at some time during the year and one in five worked fulltime, year-round.
- The growth of real family income has slowed since the early 1970s. For 1970, median family income in inflation-adjusted 1985 dollars was \$27,336. By 1973, it peaked at \$29,172 before dipping in the early 1980s and then recovering by 1985 to \$27,735. These figures are, of course, an average for all families. Some families had larger gains, while many younger families with children fell behind. Real income for female-headed families dropped from \$14,110 to \$13,660 during the same period (U.S. Bureau of the Census, 1986a).

- The proportion of minority groups continues to increase; by 1995, minorities are expected to comprise 14.3 percent of the labor force (United Way, 1985). Yet black and Hispanic household incomes are respectively 59 and 70 percent of white incomes (U.S. Bureau of the Census, 1986a).
- Since 1980, American families with incomes less than \$20,000 and more than \$50,000 have outnumbered those in between (U.S. Bureau of the Census, 1986a). The broad "middle class," which was 52 percent of the population in 1975, had shrunk to 47 percent by 1985.
- The cost of many necessities of life such as health care and housing is beyond the reach of many families. Spending for personal medical care has increased faster than the Consumer Price Index—139 percent vs. 100 percent—in the past 10 years. Currently, 35 million Americans have no private health insurance (Goldsmith, 1986). Yet half of the uninsured are gainfully employed (Industry Trends, 1986).
- A typical downpayment for first-time home buyers was about one-half of the buyers' annual income in 1985 (Anderson, 1987). The direct cost of owning a home in 1983 was 44 percent of median income, even allowing for tax savings. Because renters have become more highly concentrated within the lower income range, rents are taking an increasingly larger proportion of renters' income. Thirty-six percent of renters had to spend at least 30 percent of their income for adequate housing in 1983 (Reeder, Lerman, Hessian, and Sullivan, 1987).
- Many Americans continue to live as if their incomes were growing by decreasing their rate of savings and increasing their use of credit. This may not be by choice, but by necessity. The Bureau of Economic Analysis Survey of Current Business shows





the personal savings rate has fallen from 9.2 percent in 1975 to an alltime low of 2.8 percent in the third quarter of 1987. The percentage of families with debt rose from 53 to 59 percent between 1970 and 1986 (Avery, Elliehausen, and Kennickell, 1987).

What's Being Done

- Cooperative Extension Money Management Centers have become active partners with the business and financial community. Through employee assistance programs in business and industry, Cooperative Extension helps participants develop skills for planning and managing resources effectively. Income is not necessarily the problem; how to manage or use it can be. Individual counseling is provided when specialized assistance is required.

—Mississippi

- Volunteers are trained by Extension professionals to work with families on improving money management and use of resources. Families with financial problems may seek assistance or be referred by other agencies. In some states, social service providers are prepared to extend the teaching to their clientele. In other states, the target audience is military families, many of whom are young, single-income, with children, and are inexperienced in handling personal finances.

—Maryland, Alabama, California, Minnesota, and New York

- A Cooperative Extension home-study lesson series can help those families who do not have time to attend meetings or prefer to learn about financial management in the privacy of their homes. Enrollment, distribution, and evaluation summaries are often handled by volunteers.

—Florida, Alaska, New Jersey, and Washington

- The "Family Independence Project" (FIP) helps long-term welfare families and teen parents become self-sufficient. This comprehensive program coordinates existing county programs and resources to help clients understand the many county, state, and federal programs available. While studying or working, participants develop skills for getting a job, learn to cope as working parents, and receive counseling and support in problem-solving. They sign up for "life skills" classes on topics such as nutrition, parenting, health, birth control, financial management, and confidence-building. Assistance for day care, transportation, and health care is available.

—Maryland

- "It All Adds Up" is a 4-H youth consumer education program for 13- to 16-year-olds. Adult volunteer leaders in 4-H groups and teachers in the classroom help youth learn skills in managing money, making decisions, evaluating advertising, filing consumer complaints, and testing products.

—New York

- "Money and Children" is designed to help parents teach their preschool-through-teenage children money management skills. The program has been adapted for workshops, self-study, and use by volunteers.

—New York



Children at Risk

Situation

Children are dependent on the adults in their lives to meet their basic needs. More and more American children are growing up in families unable to provide the care and guidance needed for "normal" emotional, intellectual, and social development. Children in these families are likely to be at risk of abuse and neglect, academic underachievement, and behavior problems.

Parenting is a complex role and a demanding responsibility. Parents want to perform this role well, but often need information to help them respond sensitively to their children's developmental needs and to manage their time and resources in ways that maximize their family's well-being. Parents ask how they can distribute their attention, energy, time, and income, yet meet the needs of each child. Any parent can have problems in childrearing. Stress associated with poverty, unemployment, family disorganization, immaturity, or limited support often influences parents' ability to fulfill their responsibilities. For many families, quality child care is too costly or unavailable. Some researchers are indicating that inadequate or poor quality day care can negatively affect development, particularly for children younger than 1 year.

- ☐ In 1985, 14 percent of all people in the United States were living in poverty, including 20 percent of children under 18 (U.S. Bureau of the Census, 1986a).
- ☐ Teenage mothers give birth to an estimated 500,000 babies every year.
- ☐ Between 1970 and 1985, the number of one-parent households in the United States doubled, from 11 percent to 22 percent of all family households with children (U.S. Bureau of the Census, 1986a). In 1986, 24 percent of all children under age 18 were living with just one parent.
- ☐ Fifty percent of the children younger than 6 had mothers in the labor force in 1986 (U.S. Bureau of Labor Statistics, 1986).

Research findings indicate that effective parents must have strong self-concepts and realistic expectations. Infants who develop optimally tend to have parents who understand and respond to their babies' developmental needs. Learning to manage available resources efficiently can reduce some of the stress from financial problems that often lead to child abuse/neglect.





What's Being Done

- Nationally, about 20 states have age-paced home learning programs for parents of infants, keyed to age of the child. These programs have had a significant, positive impact on parenting attitudes and practices of recipients, particularly low-income, teenage, and single parents.
- In several states Cooperative Extension conducts parenting education programs for abusing/neglecting parents and provides training for staff or volunteers who work with these parents. These programs are conducted under contract from, or in collaboration with, child protective services or agencies serving parents who have abused or neglected their children.
- “Parenting On Your Own” is for all types of single parents and is designed for delivery through direct mail, support groups, and the mass media. Because this program is available through multiple delivery mechanisms, it can be adapted by many different communities to meet their needs and to complement other educational efforts for single-parent families.
—Illinois and Delaware
- “Family Matters” helps parents, elementary school teachers, home visitors, and leaders of parent groups develop insight, confidence, and skill in communicating with other adults who share their care and concern for children. Core beliefs include: all families have strengths; parents should be given positive recognition for being experts on their children; a variety of family forms can promote the development of both healthy children and healthy adults; and cultural differences are valid and valuable.
—New York
- The “Consumer and Homemaking Education Program” (CHEP) involves paraprofessionals from the target neighborhood who teach low-income families on a one-to-one basis how to manage their money, cope with credit, file tax returns, parent, and handle family crises.
—Illinois
- “Basic Living Skills” teaches social service providers in metropolitan areas about nutrition, food shopping, money management, consumer awareness, stress management, and helping skills. These providers then use their training to work with single parents, the homeless, and low-income families, thus extending the program’s effects to thousands.
—Washington



Vulnerable Youth

Situation

Youth face difficult situations that can lead to substance abuse, teen pregnancy, suicide, and sexually transmitted diseases. Families play a key role in helping youth to make decisions that will guide them toward productive and self-reliant adulthood.

- ☐ While some children have supervised afterschool care, as many as 5 million children come home to an empty house every day (United Way of America, 1987).
- ☐ The U.S. Government estimates that, as a Nation, we spend \$110 billion a year supporting our alcohol and drug habits (Vinci, 1986). Many teens abuse drugs or alcohol, or both. More than 4 million adolescents can be considered problem drinkers (United Way of America, 1985).
- ☐ More than 1 million American teenage girls become pregnant each year (Alan Guttmacher Institute, 1981). Half of these teens give birth. Since 1975, two trends have emerged: adolescents are beginning sexual activity at earlier ages; and they are either having abortions or keeping their babies as single parents (Kotula, 1987). In 1985, more than 58 percent of the teens who gave birth were unmarried. Today, 96 percent of teenage mothers keep their child and do not put the baby up for adoption.
- ☐ In 1985, teen childbearing cost our Nation about \$16.6 billion. For each infant born to a teen mother, taxpayers will spend an average of \$14,852 by the time the child reaches the age of 20 (Center for Population Options, 1986).
- ☐ Mothers who give birth before they are 18 are only half as likely to get a high school diploma as women who delay births until they turn 20 (U.S. Bureau of the Census, 1986b).
- ☐ The lifetime earnings of teen mothers are about half that of women who wait until their twenties to become mothers and, over their lifetime, teen fathers earn less and complete less schooling than those who wait until their twenties to become fathers (Kotula, 1987).
- ☐ Suicide is one of the leading causes of death among adolescents, surpassed only by accidents and homicide. The rate of adolescent suicide began increasing in the mid-1950's and has tripled since 1960, (Jensen, 1984). Precipitating factors of suicide are separation from family, feelings of hopelessness, isolation, drug abuse, alcoholism, and a perceived sense of rejection (Walker and Parson, 1986; United Way of America, 1987).



- ❑ Despite advances in the treatment of sexually transmitted disease, these diseases strike one in four Americans between the ages of 15 and 55 years (United Way of America, 1987).
- ❑ Nearly one-half million teens are infected with gonorrhea each year (Reagan and Freudmann, 1982).
- ❑ An estimated 2 million Americans are infected with the AIDS virus (Antonio, 1986). AIDS is not restricted to drug abusers and homosexuals. Increasing numbers of individuals are contracting AIDS through heterosexual activity (United Way of America, 1987).

Research indicates that common factors can help prevent substance abuse, teen pregnancy, suicide, and sexually transmitted diseases. These include: targeting youth before they face peer and media pressures; focusing on strong family relationships including positive communication, realistic expectations, and adult role-modeling of chemically-free problem-solving and coping; providing experiences that encourage the development of strong self-concepts and social skills; and broad-based community support and participation in prevention efforts.

What's Being Done

- "Make Up Your Mind About Alcohol," offered in several states, is designed for students in grades 4-12. Teen peer leaders are prepared to serve as volunteers, spending time with other youth to discuss the use of alcohol. Learning how to say no in a supportive environment helps youth prepare for real situations when they must deal with peer pressure.



- "Adopt a Godparent" is sponsored jointly by Extension and a community coalition to prevent child abuse and neglect. A pregnant teen who wants help is teamed with a volunteer who acts as godparent to the mother and the baby she is carrying. The teen and the godparent attend classes together, go to the doctor together, and prepare for the arrival of the baby. A godparent serves as a role model, an encourager, and a friend. One godparent, for example, is a 30-year-old woman who had children as a teenager but went on to finish college and start her own business.

—Alabama



- Extension staff in 10 states trained in youth suicide prevention provide similar training for volunteers. One state conducted a study of the mental health of teenagers and carried out a training program for professionals working with youth. Programs in Minnesota and Arizona focus on 4-H volunteers, parents, and teachers.
- 4-H youth programs such as "Peer Plus" and "Group Dynamite" are designed to increase self-esteem, improve self-concept, enhance personal development, explore job and career options, and develop decisionmaking skills for coping with the stresses of the teen years. Teachers, volunteers, and others working with young people are targeted to teach these programs because of the importance of their relationships with young people.
- Self-care training and information for latchkey children and for working parents are provided by Cooperative Extension. Extension staff work with community agencies to develop curricula for after-school programs.

—California, Missouri

- Many states offer programs to help families strengthen parent-teen bonds. In Wisconsin, "Family Times" teaches families to set goals, assess strengths, and spend positive time together through workshops, family overnight retreats, and a "Family Times" newsletter.

Family Disruption and Dislocation

Situation

Farm families have been hit hard with disruption and forced relocation. Research findings indicate that the farm families most vulnerable to displacement from agriculture tend to be younger, better educated, parents of school-aged children, earning smaller family incomes, and farming larger operations (Bultena, Lesley and Geller, 1986). Displaced farm families indicate that they must deal with emotional as well as financial turmoil. Rising rates of rural suicide, alcoholism, and physical aggression are reflected in the increased numbers of runaway and abused farm children and spouses.

- A study of a Minnesota farm community found that levels of adolescent depression were twice as high as the national average (Garfinkel, et al, 1986).
- Business and industrial closings, changing technologies, and a depressed economy leave thousands of families suffering economically and emotionally. Many dislocated workers who have lost their jobs through little or no fault of their own are likely to encounter considerable difficulty in finding comparable employment. Many end up in low-income work with few or no benefits.
- A Johns Hopkins study of recently unemployed urban workers found that for each 1-percent increase in unemployment, homicides increased 5.6 percent; suicides, 4.1 percent; admissions to state prisons, 4.0 percent; and admissions to state hospitals, 3.4 percent (Rosenberg, 1986).



- Divorce, separation, widowhood, and premarital births have doubled the proportion of single-parent families in 15 years. Such families run a disproportionately high risk of being poor; many studies attest to the sociological, psychological, educational, and financial problems these families face. Poor families and those dealing with drastically reduced incomes need practical help to manage the resources they have.

Aside from personal losses accompanying family disruption and relocation, there are broad-based economic impacts. Dislocated families unable to find alternative income and single mothers with low-paying or no jobs are forced to turn to government for assistance. At the same time that rural and inner-city tax bases are dwindling, families must rely more on social services.

Members of families affected by dislocation and disruption can become confused, unable to respond logically to the complex decisions facing them, and may withdraw from the community (Heffernan and Heffernan, 1986). Researchers have identified several characteristics in individuals and families who cope well with crises: strong personal resources including high self-esteem, a clear sense of priorities, and a feeling of being "in control"; strong family resources including teamwork, adaptability, and positive communication skills; strong reciprocal support systems; and realistic expectations for the stages and lifestyle changes members are experiencing (Boss, 1987; McCubbin and Figley, 1983). The changing nature of the family, the economy, and job opportunities have left few segments of society untouched by the need for skills to cope with change, transition, and economic uncertainty.

What's Being Done

- Through Cooperative Extension's "Rural Route" program, farm families have improved communication patterns and established goals to get them through a crisis and build for the future. In individual conference settings, Extension advisers help families



understand and interpret their financial conditions, including production expenses, family living expenses, debt service obligations, and capital replacement.

—Illinois

- Extension has been invited to prepare employees for company closings. In response, Extension has developed seminars, a newsletter series, and individual financial counseling. In one state, for example, Extension received funding from a Job Training Partnership Agreement (JTPA) grant from the Governor's office to help farm families prepare for the eventual transition off the farm.

—Michigan

- In Oregon, Extension Service offers workshops on the financial impact of death and divorce. The objective is to help couples confront the possibility of having to manage alone and to encourage them to put their financial matters in order to avert the crises of displaced homemakers. "Decisions at Divorce" offers workshops to professionals who counsel or advise families considering or seeking divorce. Workshops include the Circuit Court Judge addressing legal concerns, a therapist speaking on counseling techniques, the Extension family resource management specialist discussing financial decisions, and representatives of local agencies describing their services and resources.

- Marital property reform created the opportunity for Extension home economists to cooperate with women's organizations, legislators, and lawyers in education about the property rights of spouses. Education about the old law and the effects of changes was carried out for several years prior to passage of the reform. The educational campaign included public service announcements, live call-in radio programs, interviews, videotaped programs, factsheets for newspapers and legislators, and guidelines for those wishing to communicate with their legislator.

—Wisconsin

- The "Stepfamily Series" is a four-session workshop that provides information about the issues and concerns of stepfamilies. The program includes an overview of the stepfamily lifestyle and information about children in stepfamilies, how to strengthen the couple relationship, and how to cope with the ex-spouse and relatives.

—New Hampshire

- "When the Rural Crisis Comes to School" was designed to help teachers provide a supportive environment for students struggling with the farm crisis. Teachers are encouraged to work with parents as well as youth to discuss what is happening and to develop strategies for improving communication and for spending time together.

—Iowa

Responsibility for Dependent Elderly

Situation

Increased life expectancy is creating record numbers of people aged 65 years and older. In less than a century, we have added 25 years to our life expectancy. Those aged 65 and older will represent 13 percent of the population in 2000, and about 21 percent of the population by 2030 (AARP, 1986). The group expected to grow most rapidly in the next 30 years is comprised of those 85 years and older.

Elders today die in "small increments of debility" rather than the swift death typical in earlier times. This expanded period of need taxes the resources of family members because today's elders have fewer children, and many of the traditional caregivers (women) are now employed outside the home.

- ☐ Ten percent of the elderly live with their adult children, 40 percent live with their spouse, and 30 percent live alone (United Way of America, 1987; AARP, 1986).
- ☐ Although only 5 percent reside in nursing homes, the high cost—little of which is covered by Medicare or Medigap insurance—is a source of considerable concern.

If older persons have good health and adequate financial resources, they prefer to live independently, yet close enough to their children to have regular contact (Shanas and Sussman, 1981; Thorton and Freeman, 1983). Many elders can continue to live independently if their housing and service needs are met (Huttman, 1976).

Most older adults, with the exception of those who die abruptly, will eventually need assistance with household tasks, personal

care, living arrangements, medical care, and finances. The idea of caregiving continues to be a core part of adult children's perception of their responsibility to parents. The reality of caregiving, however, may be quite stressful for caregivers and their families and may not necessarily contribute to an increased quality of life for the elders. When the contacts between parents and adult child revolve around completing routine tasks rather than spending quality time together, parent morale generally falls and agitation and loneliness increase (Mancini and Travis, 1985). Many researchers conclude, therefore, that social and psychological support may be the most important assistance that families can provide for their elders (Treas and Bengston, 1987).

Although older Americans in general are financially better off than ever before, recent demographic analyses reveal that some groups are financially stressed.

- ☐ Poverty rates are high among the following subgroups: elderly women living alone (20 percent), elderly men living alone (15 percent), Hispanic elderly living alone (35 percent), and other minority elderly living alone (43 percent).
- ☐ Only 35 percent of those elderly living alone have any pension income.
- ☐ In retirement, women receive lower pensions than men, mainly because their earnings were lower and their careers interrupted by family responsibilities. High medical expenses for their deceased spouses or themselves contribute to the impoverishment experienced by many widows (Butler and Davis, 1987).

The next generation is not likely to be as well off as the current generation due to restructuring of many pension plans from those that guarantee benefits to those that depend on the growth of earnings in the fund. The working poor will be particularly affected as most small service-sector employers cannot afford to provide generous pensions. The problem of dependent elderly will increase in magnitude if the current generation does not begin long-range financial planning to ensure an income stream over their lifespan, not just during their working years.

How bills will be paid is a growing concern for the elderly, their children, and society as more Americans live long enough to be categorized as "frail elderly" (Schaefer, 1987). An estimated 9 million elderly will be candidates for long-term care. Adult children can plan early with their parents to make decisions about such financial issues as retirement planning, housing options, and nursing home insurance.

What's Being Done

- Retirement planning programs help people in midlife examine financial, social, and emotional goals for their retirement years.

—Missouri



- Through “Stepping Into the Past,” 4-H youth can form stronger bonds with the older generation and elders can find personal satisfaction by strengthening their relationship with the younger generation. A young person may choose for this project his or her grandparents, a neighbor, or someone from the community. A major portion of the project involves frequent visits between the young person and an older adult. During each visit, the two talk about a specific topic and choose activities that promote an important idea or skill.

—Oklahoma



- “Project OASIS” (Older Adults Sharing Important Skills) has enabled older volunteers to become paraprofessional mental health workers in long-term care facilities. Nursing home residents receive support in adjusting to the nursing home and in coping with life stresses.

—Nebraska

- “When Dependency Increases” is a series of four multimedia community educational programs based on the premise that the family, equipped with certain knowledge and skills, can be an important support system for elders faced with decisions about life changes. “Best Wishes Edith And Henry” focuses on family relationships and decisions in later life; “260 Primrose Lane” examines living arrangement options for older adults; “Due Upon Receipt” addresses financial concerns of the elderly; and “The Dollmaker” dramatically illustrates the importance of caregivers taking care of themselves as well as their dependent relatives. The programs provide real-people stories, visual drama, audience participation, and guidelines for action.

—Oregon

- “Family Caregiver Seminars” are programs for families involved in elder care. They are designed to help family members understand their elderly relatives, manage difficult behaviors, cope with stress and guilt feelings, and access community programs and

health care alternatives. “Adult Sitter Clinics,” conducted in several states for the last decade, have trained adults to be competent caregivers to ill or frail elders.

—Georgia, Florida, and Texas

- Extension Homemakers members in rural counties have provided information to family caregivers on how to increase their effectiveness and how to access available community resources. Volunteers agree to work with a minimum of two caregivers after a training experience. In reality, each volunteer spends time with many caregivers.

—Missouri

- “Training Respite Caregivers for Alzheimer’s Family Support” prepares informal caregivers with specific understanding and management skills for dealing with Alzheimer’s patients.

—Georgia

- Programs in several states teach the elderly and those approaching retirement what to expect from Medicare and how to use private Medicare supplemental insurance. In some states, Extension and the state Insurance Commissioner’s office train senior volunteers to answer questions and teach groups about the benefits and pitfalls of finding a good Medigap policy. Volunteer teachers also learn about private long-term nursing home care insurance and what should be considered in making decisions about it.

- Volunteers trained by Extension professionals in several states work with elders or their children to explore available housing options.

—Nebraska and New York



Extension's Strengths in Addressing Family and Economic Well-Being

Cooperative Extension's special contribution to our Nation is its research-based educational intervention that allows families to identify their strengths and marshal their resources so they can meet the needs of family members successfully. In concert with other local, state, and national resources whose purpose is mainly remedial, this "aggressive prevention" can promote and reinforce family strengths, purposeful interdependence, and self-reliance.

Cooperative Extension Is Accessible.

The Cooperative Extension System delivers educational programming to adults, youth, and communities in 3,150 counties in the United States and its territories. Professional staff are located in most counties and in each of the land-grant universities.

Extension's Family and Economic Well-Being programming is available to individuals, families, and communities, including low-income, middle-income, racial minorities, elderly, youth, young families, the handicapped, military families, and volunteers who work with Extension staff.

Cooperative Extension Is Research Based.

Linked to research faculty in each of the land-grant universities, Extension staff base programming on current research findings. Extension is committed to strengthening the linkages between researchers and local needs so that individuals will have an objective knowledge base available to make timely, informed decisions for the well-being of their families.

Cooperative Extension Is Experienced in Helping People Deal with Change.

Extension programming helps families identify their strengths and needs, make decisions, and use resources to meet individual, family, and community goals. Objective information assists individuals and families in making decisions that affect the economic, social, and physical environments of families and society. Extension helps people help themselves.

Cooperative Extension Responds to Diverse Local Needs.

With its broad-based, multidisciplinary professional staff, Extension interprets the results of research from across the Nation and tailors the education and delivery methods to local conditions.

Cooperative Extension Is Experienced in Facilitating Cooperative Efforts at Local, State, and National Levels.

The challenges faced by today's families demand that collaborative relationships be fashioned at the community, state, and national levels. Business, industry, labor, government, civic and religious leaders, educators, individuals, and families all have significant roles to play in shaping the solutions to each community's family-related problems. Cooperative Extension has a history of bringing



together key individuals and groups from a variety of public and private organizations and providing leadership to facilitate a cooperative response to the special needs of local communities. Cooperation and communication among professionals involved in promoting family and economic well-being increase the quality of information available to individual families.

Cooperative Extension Reaches People Where They Live and Work.

Educational intervention ranges from a simple one-question telephone call to a series of lunchtime seminars at the work site or to months of work with citizens on a community-wide problem. The Cooperative Extension delivery system is flexible in addressing citizens' concerns in relevant and appropriate ways.

Cooperative Extension Provides Concise, Objective Information in a Timely Manner.

In an era of information overload, families seek objective, concise information. Extension's strength is providing this education when individuals and families need it and are most likely to use it to change their knowledge, attitudes, skills, and behaviors.

Cooperative Extension Uses a Multidisciplinary Approach.

Because Extension teams are made up of professionals with academic preparation and experience in both the physical and social sciences, they are uniquely qualified to help families. They have an appreciation for and a commitment to working together in a holistic approach to problem-solving.

Cooperative Extension Has a Vast Audience.

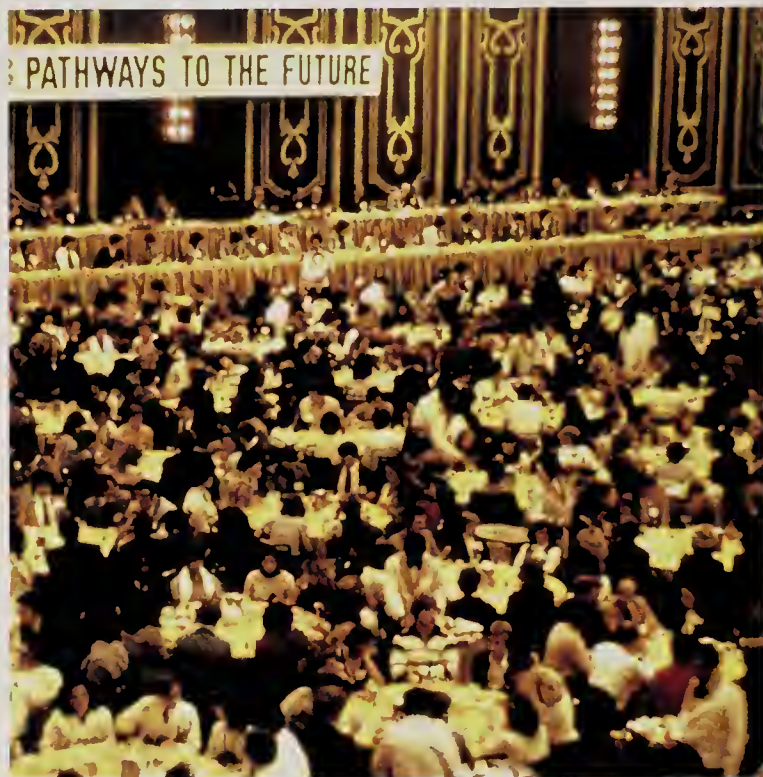
Millions of people annually take part in Extension's educational opportunities in home economics, 4-H and youth development, agriculture, and community development.

Future Directions

Address Issues With a Holistic Approach to Problem-Solving.

Working together, multidisciplinary teams of Extension professionals can help bring about long-term solutions to complex problems by:

- ☐ Developing educational programs to teach families and individuals specific knowledge and skills related to their needs.
- ☐ Collaborating with agencies, organizations, and groups to create an integrated, community-based approach and by providing leadership for the educational component.
- ☐ Preparing individuals and family members to become involved in community and state policymaking (Hahn, 1986).



Develop Community-based Strategies to Address Specific Problems.

Cooperative Extension has a history of bringing together key individuals and groups to address local problems and provide education. Cooperative Extension will continue to bring together teams of people to deal with family issues at local and state levels. Business, industry, labor, government, religious organizations, educators, policymakers, and families all have an important role to play in designing solutions for families facing problems.



Develop Innovative Ways of Reaching Audiences.

Dramatic demographic and lifestyle changes demand that educators explore creative ways of reaching and teaching people. Parallel advances in electronic communication technologies now make it possible to use worldwide resources at home, at work, and at community sites. Volunteers will continue to make possible effective individual changes. Extension professionals will need to evaluate and plan the effective combinations of program delivery modes specifically for each issue and audience.

Encourage Relevant Research and Broaden Its Use.

Extension professionals will initiate issue-oriented exchanges with researchers to identify research needs relating to families and to interpret results that will be used in Extension educational programs. This will require that professionals in positions of statewide leadership have research experience at the doctoral level and opportunities to participate in research related to their Extension responsibilities.

Create Centers/Systems of Excellence.

Organized around priority issues, an electronic linkage will allow each state the opportunity to access and contribute to a constantly updated data base of research findings, tested programs, and evaluation tools. A small multidisciplinary group of Extension professionals with demonstrated expertise in priority areas will form a national network to provide leadership and support for the entire Extension system. This network will allow Extension to be in the forefront of critical developments.

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The authorss are indebted to other task force members and colleagues across the United States who provided thoughtful counsel, insight, and support as this document was developed.



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